CERTIFICATE OF FACSIMILE/MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this correspondence, along with any accompanying documents, pursuant to 37 C.F.R. §1.8, are being sent via facsimile to (703) 872-9306 with a confirmation copy deposited with the United States Postal Service via First Class mail addressed to: Commissioner for Patents, Mail Stop Amendment, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

RECEIVED **CENTRAL FAX CENTER**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Patnode et al.

Docket No.:

10655.9500

AUG 0 9 2004

Serial No.:

Applicant:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY,

November 14, 2000

INC. 09/712,743

Filing Date: Examiner:

Yasin M. Barqadle

SYSTEMS AND METHODS FOR

Art Unit:

2153

TITLE:

CREATING FINANCIAL ADVICE

APPLICATIONS

SUBMISSION AND RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents Mail Stop Amendment P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action dated April 7, 2004, please consider the attached Request for Continued Examination (RCE) and this Submission/Response under 37 C.F.R. §1.114. A one month extension of time is requested for responding to the Final Office Action.